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<u>L2</u>	L1 and (parameter or interest nearrate or time with period or credit with limit or grace with period or late with fee)	4848	<u>L2</u>
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L10: Entry 362 of 408

File: USPT

Jul 27, 1999

US-PAT-NO: 5930363

DOCUMENT-IDENTIFIER: US 5930363 A

TITLE: Card charging systems

DATE-ISSUED: July 27, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Stanford; Christopher John	Harpenden			GB
De Jong; Eduard Karel	Amsterdam			NL

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Transmo Limited	Royston			GB	03

APPL-NO: 08/ 556954 [PALM]

DATE FILED: January 17, 1996

PCT-DATA:

APPL-NO	DATE-FILED	PUB-NO	PUB-DATE	371-DATE	102 (E) -DATE
PCT/GB95/00596	March 17, 1995	WO95/26014	Sep 28, 1995	Jan 17, 1996	Jan 17, 1996

INT-CL: [06] H04 L 9/00, H04 L 9/30US-CL-ISSUED: 380/24; 380/4, 380/9, 380/23, 380/25, 380/30, 380/49, 380/50, 235/379, 235/380, 705/26, 705/35, 705/39, 705/40, 705/44US-CL-CURRENT: 705/65; 235/379, 235/380, 380/30, 705/26, 705/35, 705/39, 705/40, 705/44, 705/75FIELD-OF-SEARCH: 380/4, 380/9, 380/23, 380/24, 380/25, 380/30, 380/49, 380/50, 380/59, 235/379, 235/380, 705/26, 705/35, 705/38, 705/39, 705/40, 705/41, 705/42, 705/43, 705/44

PRIOR-ART-DISCLOSED:

U. S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>5036461</u>	July 1991	Elliott	
<input type="checkbox"/> <u>5337358</u>	August 1994	Axelrod et al.	380/23

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO
0 380 377

PUBN-DATE
August 1990

COUNTRY
EP

US-CL

ART-UNIT: 276

PRIMARY-EXAMINER: Gregory; Bernarr E.

ATTY-AGENT-FIRM: Lee, Mann, Smith, McWilliams, Sweeney & Ohlson

ABSTRACT:

A security device for use in a card charging system where a service or product providing facility issues services or products by the use of credit from a card. The security device comprises signal transmission means for delivering signals to a purchasing facility to enable a user to acquire a service or product dependent on the credit debited from a card, a record keeping subsystem to certify the credit debited from the card and to identify which account is to receive the debited credit and signal processing and output means for generating signals indicating a successful transaction. The signals may be encoded by use of encryption techniques. A separable security subsystem is provided to ensure a record of transactions is available if power fails on the main security device.

32 Claims, 3 Drawing figures

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L10: Entry 364 of 408

File: USPT

Jun 29, 1999

US-PAT-NO: 5918216

DOCUMENT-IDENTIFIER: US 5918216 A

TITLE: Automatic recognition of periods for financial transactions

DATE-ISSUED: June 29, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Miksovsky; Jan Thomas	Seattle	WA		
Weiser; Manny S.	Redmond	WA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Microsoft Corporation	Redmond	WA			02

APPL-NO: 08/ 701444 [PALM]

DATE FILED: August 22, 1996

INT-CL: [06] G06 F 17/60US-CL-ISSUED: 705/35; 705/39US-CL-CURRENT: 705/35; 705/39FIELD-OF-SEARCH: 705/35, 705/1, 705/39, 705/30, 705/34, 705/40, 235/379, 235/385, 340/825.33, 382/137-140, 902/24

PRIOR-ART-DISCLOSED:

U. S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>4992940</u>	February 1991	Dworkin	705/26
<input type="checkbox"/> <u>5319542</u>	June 1994	King, Jr. et al.	705/27
<input type="checkbox"/> <u>5515268</u>	May 1996	Yoda	705/26
<input type="checkbox"/> <u>5649115</u>	July 1997	Schrader et al.	395/233

OTHER PUBLICATIONS

Giovetti, "Managing Your Money (MYM) for Windows version 2", Accounting Technology, v11n4 pp.13-18, Apr./May 1995, Dialog file 15, Accession No. 01030052.

Giovetti, Kiplinger's CA-Simply Money (personal finance software) (software review Evaluation), compute, v15, n11, p. 138(2), Nov. 1993, Dialog file 148, Accession No. 06745936.

Evelyn, "Andrew Tobias Managing Your Money", Computers & Electronics, v22, p. 48 (2), Nov. 1984, Dialog file 148, Accession No. 02168557.

ART-UNIT: 271

PRIMARY-EXAMINER: Poinvil; Frantzy

ATTY-AGENT-FIRM: Anderson; Ronald M.

ABSTRACT:

A new financial transaction is compared to prior entries in a database of prior financial transactions to identify a recurring transaction. Certain parameters of a new entry, entered either manually or by transfer of electronic data, are compared to corresponding entries in the database of financial transactions to determine if at least two similar prior entries can be found. A set of predefined rules is applied to determine whether two prior transactions are substantially similar to the new transaction. If two prior transactions are found that are substantially similar to the new transaction, a first and a second gap are determined. The first gap corresponds to the time interval between the new and the most recent of the two prior similar transactions, and the second gap corresponds to the time interval between the two prior similar transactions. If the first and second gaps match one of a plurality of predetermined time periods within a preset tolerance value, a recurring transaction for that time period is identified. The user is prompted to enter the recurring transaction into a payment calendar. The payment calendar is then used for selectively entering new transactions and for financial planning over a selected future time frame.

27 Claims, 9 Drawing figures

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L12: Entry 2 of 2

File: PGPB

Sep 23, 2004

DOCUMENT-IDENTIFIER: US 20040186813 A1

TITLE: Image analysis method and apparatus in a network that is structured with multiple layers and differentially weighted neurons

Detail Description Paragraph:

[0323] In some embodiments, after calculating the amount of payment due, the central computer may initiate payment by instructing that an account associated with the worker be credited. More particularly, in some embodiments, the central computer may communicate with a remote server owned by a financial institution, and may indicate an authorization to charge an account associated with the owner of the central computer and credit an account associated with the worker.

Detail Description Paragraph:

[0326] Many different forms or mediums of payment are contemplated. As discussed above, the central computer could credit to a financial account associated with the worker, including service accounts, credit accounts, checking accounts, and the like. Alternatively, the central computer may authorize the provision of other forms of compensation.

Detail Description Paragraph:

[0359] i. Customer dissatisfaction/satisfaction. In some embodiments, workers can view images of retail customers to determine if they are satisfied or dissatisfied with services. This information can be useful in determining how to allocate customer service representatives, and where to focus business resources generally. Such an embodiment is desirable because customer satisfaction often can be determined based on nonverbal signals, which are best detected and interpreted by human monitors (e.g. facial expressions, body movements).

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